

House File 499 - Introduced

HOUSE FILE 499
BY COMMITTEE ON COMMERCE

(SUCCESSOR TO HF 324)

A BILL FOR

1 An Act relating to the inclusion of the value of child
2 restraint systems in the loss calculation for specified
3 insurance settlements of automobile partial or total losses,
4 and including applicability provisions.
5 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 507B.4D Automobile loss settlements
2 — child restraint systems.

3 If an automobile insurance policy provides for the
4 settlement of an automobile partial loss or total loss, a
5 person shall include the value of any child restraint system
6 that is located in an automobile at the time the automobile
7 is subject to a partial loss or a total loss. For purposes
8 of this section, "*automobile*" has the same meaning as defined
9 in section 321.1, subsection 42, paragraph "d", and "*child*
10 *restraint system*" has the same meaning as defined in section
11 321.446, subsection 7.

12 Sec. 2. APPLICABILITY. This Act applies to automobile
13 losses for automobiles that are subject to a partial loss or a
14 total loss occurring on or after July 1, 2023.

EXPLANATION

16 The inclusion of this explanation does not constitute agreement with
17 the explanation's substance by the members of the general assembly.

18 This bill relates to the inclusion of the value of child
19 restraint systems in the loss calculation for insurance
20 settlements of automobile partial or total losses. The bill
21 requires a person to include the value of any child restraint
22 systems that are located in an automobile at the time the
23 automobile is subject to a partial or total loss. "Automobile"
24 is defined in the bill as a motor vehicle designed primarily
25 for carrying nine passengers or less, excluding motorcycles
26 and motorized bicycles. The bill defines "child restraint
27 system" as a specially designed seating system, including a
28 belt-positioning seat or a booster seat, that meets federal
29 motor vehicle safety standards set forth in 49 C.F.R. §571.213.

30 The bill applies to automobile losses for automobiles that
31 are subject to a partial or total loss occurring on or after
32 July 1, 2023.